

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

818553

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CORPORATION

In Re:

JONATHAN COOPER



Order Filed on April 24, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 17-11978 - CMG

Hearing Date: April 17, 2019

Judge: CHRISTINE M. GRAVELLE

Recommended Local Form: Followed

□ Modified

ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) through four (4) is hereby **ORDERED**.

DATED: April 24, 2019

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: MATRIX FINANCIAL SERVICES CORPORATION
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC
Debtor's Counsel: STEPHANIE SHRETER, Esquire
Property Involved ("Collateral"): 186 PESHEKEE TRAIL, MEDFORD LAKES, NJ 08055-1723

Relief sought: Motion for relief from the automatic stay
 Motion to dismiss
 Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

The Debtor is due for 04/01/2019.
 The Debtor is due for \$2,197.42 per month.
 The Debtor is assessed for _____ late charges at \$_____ per month.
 Applicant acknowledges suspense funds in the amount of \$_____.

Total Arrearages Due \$00.00.

2. Debtor must cure all post-petition arrearages, as follows:

Immediate payment shall be made in the amount of \$_____. Payment shall be made no later than _____.
 Beginning on 04/01/2019, regular monthly mortgage payments shall continue to be made.
 Beginning on _____, additional monthly cure payments shall be made in the amount of \$_____ for _____ months.
 The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

Immediate payment:

Regular Monthly payment:

5151 CORPORATE DRIVE
SUITE 3-142
TROY, MI 48098

Monthly cure payment:

4. In the event of Default:

Should the Debtors fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

In the event the Debtors converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorneys' Fees:

The Applicant is awarded attorneys fees of \$_____, and costs of \$_____.
The fees and costs are payable:

Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

to the Secured Creditor within ____ days.

Attorneys' fees are not awarded.

6. This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Jonathan A. Cooper
 Debtor

Case No. 17-11978-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Apr 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2019.

db Jonathan A. Cooper, 186 Peshekee Trl, Medford Lakes, NJ 08055-1723

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2019 at the address(es) listed below:

Albert Russo	docs@russotrustee.com	
Andrew L. Spivack	on behalf of Creditor	MATRIX FINANCIAL SERVICES CORPORATION
nj.bkecf@fedphe.com		
Craig Scott Keiser	on behalf of Creditor	FLAGSTAR BANK, FSB craig.keiser@phelanhallinan.com
Denise E. Carlon	on behalf of Creditor	Fifth Third Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com		
Kevin M. Butterly	on behalf of Creditor	OCWEN LOAN SERVICING LLC bkyefile@rasflaw.com
Nicholas V. Rogers	on behalf of Creditor	MATRIX FINANCIAL SERVICES CORPORATION
nj.bkecf@fedphe.com		
Nicholas V. Rogers	on behalf of Creditor	FLAGSTAR BANK, FSB, AS SERVICER FOR MATRIX FINANCIAL
SERVICES CORPORATION nj.bkecf@fedphe.com		
Rebecca Ann Solarz	on behalf of Creditor	Fifth Third Bank rsolarz@kmllawgroup.com
Robert Davidow	on behalf of Creditor	MATRIX FINANCIAL SERVICES CORPORATION
nj.bkecf@fedphe.com		
Stephanie Shrater	on behalf of Debtor	Jonathan A. Cooper shraterecf@comcast.net,
shraterlaw@gmail.com		
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 11